

Summary Sheet (Form RF-3)

Change in Company's premium or rate level produced by rate revision effective 10-19-2007

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	905,177	4.3%
Commercial		
2. Automobile Physical Damage		
Private Passenger	713,207	-0.8%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	3,928,944	0.2%
13. Commercial Package Policy		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

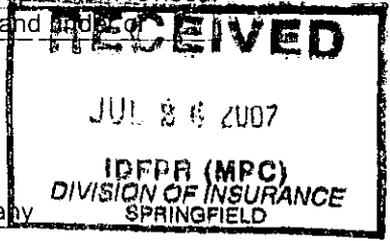
No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Residence-home age factors revised, roof ty0e factors added for HO-2 and HO-3. Factor of number of families added. Endorsement RR-325 added. Also misc items.
Road-liability symbol factors, comprehensive symbol factors for vehicle years 1990 and newer and base rates adjusted. Good student expanded to a good student/graduate discount.
Umbrella-minimum premium, additional vehicle charge, home biz premium and rec veh premium revised. Unmarried Driver Charge replaced with Driver Age Charge applying to drivers age 21 and older. 80 and older.

* Adjusted to reflect all prior rate changes.

** Change is Company's premium level which will result from application of new rates.



ACUITY, A Mutual Insurance Company
Name of Company

Diane Udovich
Regulatory Filing Technician
Official - Title

**ILLINOIS DEPARTMENT OF INSURANCE
SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision effective 10/01/2007

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger	\$4,168,031	0.0%
2. Automobile Physical Damage Private Passenger	\$2,331,731	0.0%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: _____
 No, this is applicable to all policies.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____
 Territory factor change, increase multicar discount in Core Discount table, increase Underwriting Tier factors for tiers 11-15, modify
 Underwriting Tier assignment table, adjust base rates.

*Adjusted to reflect all prior rate changes.
 **Change in Company's premium level which will result from application of new rates.

Allmerica Financial Alliance Insurance Company
 Name of Company

Rebecca E. Kendall, State Filing Analyst
 Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 08/16/2007

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	<u>\$150,907,478</u>	<u>18.7%</u>
Commercial		
2. Automobile Physical Damage		
Private Passenger	<u>\$141,878,566</u>	<u>0.0%</u>
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes?
 If so, specify: Yes. This rate change applies to the liability coverages.

Brief description of filing. (If filing follows rates of an advisory

organization, specify organization): Rate Filing

With this filing, Allstate Property & Casualty Insurance Company is proposing several modifications to the Rule and Rate Manuals for the Private Passenger Auto program in Illinois. The overall effect of these changes is a 9.6% rate level change.

Please see the following attachments for further details:

Attachment A- Contains a summary of the rate level change by coverage.

Attachment B- Contains a summary of proposed Rule and Rate Manual Changes.

These changes were implemented on July 16, 2007 for all business effective on or after August 16, 2007.

Effective date:

New business: August 16, 2007

Renewals: August 16, 2007

- * Adjusted to reflect all prior rate changes.
- ** Change in Company's premium level which will result from application of new rates.

Allstate Property & Casualty Insurance Company
Name of Company

Steve Burbick - State Filings Director
Official - Title

H29219D

**ILLINOIS DEPARTMENT OF INSURANCE
SUMMARY SHEET**

10/18/2007

Change in Company's premium or rate level produced by rate revision effective 10/1/2007, overall change 4.8%

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	\$14,853,370	8.7%
2. Automobile Physical Damage Private Passenger Commercial	\$10,217,378	0.0%
3. Liability Other Than Auto	\$0	0.0%
4. Burglary and Theft	\$0	0.0%
5. Glass	\$0	0.0%
6. Fidelity	\$0	0.0%
7. Surety	\$0	0.0%
8. Boiler and Machinery	\$0	0.0%
9. Fire	\$0	0.0%
10. Extended Coverage	\$0	0.0%
11. Inland Marine	\$0	0.0%
12. Homeowners	\$0	0.0%
13. Commercial Multi-Peril	\$0	0.0%
14. Crop Hail	\$0	0.0%
15. Other	\$0	0.0%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: _____

No. This filing applies to all territories.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____

The main objective of this filing is to improve the program's segmentation and rating accuracy through the expansion of current, and the introduction of new, rating variables. Indicated rates were obtained through the extension of exposures method.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Esurance Insurance Company
Name of Company

David Biewer, Vice President, Actuarial
Official - Title

§ 754. ILLINOIS INSURANCE REGULATIONS

§ 754. EXHIBIT A. Summary sheet (Form RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 10-1-07

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private		
Passenger	<u>217,348</u>	<u>+0.84</u>
Commercial	<u> </u>	<u> </u>
2. Automobile Physical Damage		
Private Passenger	<u>318,762</u>	<u>+0.12</u>
Commercial	<u> </u>	<u> </u>
3. Liability Other Than Auto	<u> </u>	<u> </u>
4. Burglary and Theft	<u> </u>	<u> </u>
5. Glass	<u> </u>	<u> </u>
6. Fidelity	<u> </u>	<u> </u>
7. Surety	<u> </u>	<u> </u>
8. Boiler and Machinery	<u> </u>	<u> </u>
9. Fire	<u> </u>	<u> </u>
10. Extended Coverage	<u> </u>	<u> </u>
11. Inland Marine	<u> </u>	<u> </u>
12. Homeowners	<u> </u>	<u> </u>
13. Commercial Multi-Peril	<u> </u>	<u> </u>
14. Crop Hail	<u> </u>	<u> </u>
15. Other	<u> </u>	<u> </u>
Life of Insurance	<u> </u>	<u> </u>

Does filing only apply to certain territory (territories) or certain classes? If so, specify:
All Territories

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Implement ISO Zip Code Territory, revise tiering, class factors, base rates, relativities, increase limit factors

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Farmers Union Co-Operative Ins Co., Inc
 Name of Company

Roger D Haist - Vice Pres - Und
 Official - Title

ILLINOIS DEPARTMENT OF INSURANCE SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 8/1/07new business, 10/1/07 renewals

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger	236,000	-19.1%
Commercial		
2. Automobile Physical Damage Private Passenger	164,000	-22.3%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Implement a 40 tier auto program with new tiering guidelines and credit score factors.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Fidelity National Property and Casualty Insurance Company
Name of Company

Bryan Davis – Product Manager
Official – Title

Section 754. EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective September 3, 2007

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private Passenger Commercial	-10.6%	\$815,000
2. Automobile Physical Damage Private Passenger Commercial	-20.2%	\$454,000
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Life of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): *

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

First Chicago Insurance Co.

Name of Company FILED

Steven Howard Stucker

MAR 17 1983

Official--Title

Product Analysis &
Design Manager

SOS - ISL - CODE UNIT

*Base rates are being decreased for Liability and Physical Damage Coverages
A \$5,000 Medical Payments Option is being introduced.

The Point Surcharge for Foreign Licenses is being reduced from 4 points to 3 points.
Language in the Underwriting Rules Guide was clarified.

Summary Sheet (Form RF-3)

Form (RF-3)
Summary Sheet

Change in Company's premium or rate level produced by rate revision effective August 20, 2007.

(1)	(2)	(3)
<u>Coverage</u>	<u>Annual Premium</u> <u>Volume(Illinois)*</u>	<u>Percent Change (+ or -)**</u>
1 Automobile Liability		
Private Passenger	1374	-4.40%
Commercial		
2 Automobile Physical Damage		
Private Passenger	635	-5.00%
Commercial		
3 Liability Other Than Auto		
4 Burglary and Theft		
5 Glass		
6 Fidelity		
7 Surety		
8 Boiler and Machinery		
9 Fire		
10 Extended Coverage		
11 Inland Marine		
12 Homeowners		
13 Commercial Multi-Peril		
14 Crop Hail		
15 Other		

Does this filing only apply to certain territory (territories) or certain classes? If so, specify:

This filing applies to all territories.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

This filing includes a decrease in the base rate, territorial relativity decrease, and increase of the Package Discount.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Houston General Insurance Exchange
Name of Company

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective New Business 7/31/07 Renewal Business 10/5/07

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	23,375,160	8.2%
Commercial		
2. Automobile Physical Damage		
Private Passenger	16,557,833	0.5%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes?
If so, specify: _____

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Base Rates, Deductible Factors, and MetRewards Factors have been adjusted

* Adjusted to reflect all prior rate changes.
** Change in Company's premium level which will result from application of new rates.

Metropolitan Casualty Insurance Company
Name of Company

Richard Lonardo - Vice President
Official - Title

**ILLINOIS DEPARTMENT OF INSURANCE
SUMMARY SHEET**

Change in Company's premium or rate level produced by rate revision effective 7/31/07

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial	\$7,494,444	.1%
2. Automobile Physical Damage Private Passenger Commercial	\$7,659,583	.1%
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other _____ Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Revision of Account Deviations

*Direct Earned Premium from Annual Statements (Page – 14).

**Change in Company's premium level which will result from application of new rates.

Metropolitan Group Property and Casualty Ins. Co

Name of Company

Richard Lonardo, Assistant Vice President

Official – Title

Change in Company's premium or rate level produced by rate
Revision effective 05-21-07

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger	899,539	0%
Commercial		
2. Automobile Physical Damage		
Private Passenger	672,737	0%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

This filing applies to policies with 2-6 youthful drivers and the youngest driver is 18-20 years old. Also, this filing applies to policies with Underinsured Bodily Injury Split Limit Factors of 500/500 and 500/1000 (Limit in Thousands).

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

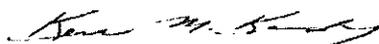
We are decreasing household age composition factors for drivers 18-20. Uninsured/underinsured motorists increased limit factors 500/500 will decrease and uninsured/underinsured increased limit factors 500/1000 will increase.

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will result from application of new rates.

Travelers Commercial Insurance Company

Name of Company



Vice President

Official - Title

Change in Company's premium or rate level produced by rate
Revision effective 05-21-07

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger	18,112,560	0%
Commercial		
2. Automobile Physical Damage Private Passenger	12,716,450	0%
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
<u>Line of Insurance</u>		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

This filing applies to policies with 2-6 youthful drivers and the youngest driver is 18-20 years old. Also, this filing applies to policies with Underinsured Bodily Injury Split Limit Factors of 500/500 and 500/1000 (Limit in Thousands).

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

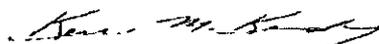
We are decreasing household age composition factors for drivers 18-20. Uninsured/underinsured motorists increased limit factors 500/500 will decrease and uninsured/underinsured increased limit factors 500/1000 will increase.

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will result from application of new rates.

The Travelers Home and Marine Insurance Company

Name of Company



Vice President

Official - Title

SUMMARY SHEET
Form (RF-3)

Change in Company's premium or rate level produced by rate revision effective			9/1/07 for New Business <u>11/1/07 for Renewals</u>
(1)	(2)	(3)	
<u>Coverage</u>	<u>Annual Premium Volume (Illinois)*</u>	<u>Percent Change (+ or -)**</u>	
1 Automobile Liability			
Private Passenger	\$5,111,629	-4.25%	
Commercial			
2 Automobile Physical Damage			
Private Passenger	\$1,474,304	2.50%	
Commercial			
3 Liability Other Than Auto			
4 Burglary and Theft			
5 Glass			
6 Fidelity			
7 Surety			
8 Boiler and Machinery			
9 Fire			
10 Extended Coverage			
11 Inland Marine			
12 Homeowners			
13 Commercial Multi-Peril			
14 Crop Hail			
15 Other			

Does filing only apply to certain territory (territories or certain classes)? If so, specify:

No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

We are revising liability rates and full coverage discount

* Adjusted to reflect all prior rate changes

** Change in Company's premium level which will result from application of new rates.

Universal Casualty Company

Name of Company

Kent Lang - Underwriting V.P.

Official - Title